

United States Bankruptcy Court
Western District of Michigan

In re:
Rebecca Lynn LeFebre
Debtor(s)

Case No. 15-03834-swd
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0646-1
Date Rcvd: Nov 13, 2020

User: botmak
Form ID: 3180W

Page 1 of 3
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2020:

Recip ID	Recipient Name and Address
db	+ Rebecca Lynn LeFebre, 8120 Alto Way, Alto, MI 49302-9527
cr	+ State of Michigan-Department of Treasury, Michigan Department of Attorney General, Revenue & Collections Division, P.O. Box 30754, Lansing, MI 48909-8254
7653580	17th Circuit Court, 180 Ottawa Ave., Grand Rapids,, MI 49503
7653584	+ Bank Of America, PO Box 5016, Rochester, MI 48308-5016
7653588	+ CBCS, PO Box 2334, Columbus, OH 43216-2334
7684244	+ CitiMortgage, Inc, c/o Cenlar FSB, 425 Phillips Blvd, Ewing NJ 08618-1430
7661089	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040
7653596	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court:, Fifth Third Bank, 38 Fountain Square Plaza, Cincinnati, OH 45263
7653595	+ Fifth Third, 38 Fountain Sq. Plaza, Cincinnati, OH 45263-0001
7666542	+ Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
7653597	+ Global, Synchrony Bank, 5440 N. Cumberland Ave., Ste 300, Chicago, IL 60656-1486
7653600	Kent County Friend Of The Court, 180 Ottawa Ave., Grand Rapids, MI 49503
7653601	+ Kevin LeFebre, 1309 Underwood Ave., SE, Grand Rapids, MI 49506-3267
7653602	+ Kevin Lefebre, 1309 Underwood Ave, Grand Rapids, MI 49506-3267
7742634	+ Kevin R. LeFebre, 1309 Underwood Ave., Grand Rapids, MI 49506-3267
7683594	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
7653604	+ Northland Group, Macys, PO Box 390905, Minneapolis, MN 55439-0905
7653606	+ Shirley Staahl, 5891 Woodschool, Freeport, MI 49325-9450
7653608	+ State Of Michigan, Dept. Of Treasury, PO Box 30199, Lansing, MI 48909-7699
7653609	+ Steven C. Griffioen, 468 Kinney Ave., NW, Grand Rapids, MI 49534-4509
7653610	+ The Center For Phys Rehab, 5060 Cascade Rd., Ste A, Grand Rapids, MI 49546-3808
7653612	+ vision Financial, Younkers, PO Box 7477, Rockford, IL 61126-7477

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: CITICORP.COM	Nov 14 2020 02:48:00	CITIMORTGAGE, INC, PO BOX 6030, SIOUX FALLS, SD 57117-6030
7653583	Email/Text: ebn@americollect.com	Nov 13 2020 23:17:00	Americollect, Forest Hills Pediatric, PO Box 1690, Manitowoc, WI 54221
7653581	+ Email/Text: EBN_Zeeland@abscollect.com	Nov 13 2020 23:17:00	Allied Collection, Spectrum, PO Box 1799, Holland, MI 49422-1799
7653582	+ Email/Text: ebn@americollect.com	Nov 13 2020 23:17:00	Americcollect Inc., Forest Hills Pediatric, PO Box 1566, Manitowoc, WI 54221-1566
7653585	EDI: BANKAMER.COM	Nov 14 2020 02:48:00	Bank Of America, Mastercard, PO Box 15019, Wilmington, DE 19886
7657191	Email/PDF: resurgentbknofications@resurgent.com	Nov 13 2020 23:23:40	CACH, LLC, PO Box 10587, Greenville SC 29603-0587
7653587	EDI: CAPITALONE.COM		

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		Nov 14 2020 02:48:00	Capitol One, PO Box 85520, Richmond, VA 23285
7653586	+ EDI: CAPITALONE.COM	Nov 14 2020 02:48:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
7653591	+ EDI: CITICORP.COM	Nov 14 2020 02:48:00	Citi Mortgage, PO Box 6243, Sioux Falls, SD 57117-6243
7653592	+ EDI: CITICORP.COM	Nov 14 2020 02:48:00	Citicard, PO Box 6241, Sioux Falls, SD 57117-6241
7742632	EDI: CITICORP.COM	Nov 14 2020 02:48:00	Citicards CBNA, PO Box 6241, Sioux Falls SD, 57117-6241
7653593	EDI: WFNNB.COM	Nov 14 2020 02:48:00	Comenity Bank, PO Box 172273, Columbus, OH 43218
7653594	EDI: DISCOVER.COM	Nov 14 2020 02:48:00	Discover BAnk, PO Boxc 15316, Wilmington, DE 19850
7653603	EDI: CITICORP.COM	Nov 14 2020 02:48:00	Macys, PO Box 8218, Mason, OH 45040
7655812	EDI: DISCOVER.COM	Nov 14 2020 02:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
7742633	EDI: RMSC.COM	Nov 14 2020 02:48:00	GE Moneybank/JCPenney, PO Box 965007, Orlando, FL 32896-5007
7653598	Email/Text: johnengmanatty1@aol.com	Nov 13 2020 23:16:00	John A. Engman, 4095 Embassy Dr., Ste D, Garnd Rapids, MI 49546
7653599	Email/Text: johnengmanatty1@aol.com	Nov 13 2020 23:16:00	John Engman, 4095 Embassy Dr., SE, Grand Rapids, MI 49454-6000
7653589	EDI: JPMORGANCHASE	Nov 14 2020 02:48:00	Chase, PO Box 94014, Palatine, IL 60094
7653590	EDI: JPMORGANCHASE	Nov 14 2020 02:48:00	Chase Bank, PO Box 15298, Wilmington, DE 19850
7713691	EDI: PRA.COM	Nov 14 2020 02:48:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
7657686	EDI: Q3G.COM	Nov 14 2020 02:48:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
7653605	+ EDI: RMSC.COM	Nov 14 2020 02:48:00	Sams Club, P Box 965005, Orlando, FL 32896-5005
7653607	+ Email/Text: cbo-patientliabilitysupportteam@spectrumhealth.org	Nov 13 2020 23:17:00	Spectrum Health, PO Box 2127, Grand Rapids, MI 49501-2127
7653611	+ Email/Text: bankruptcydepartment@tsico.com	Nov 13 2020 23:17:00	Transworld Systems, Trugreen, 507 Prudential Rd., Horsham, PA 19044-2308
7684006	EDI: ECAST.COM	Nov 14 2020 02:48:00	eCAST Settlement Corporation assignee of Citibank, NA, POB 29262, New York NY 10087-9262

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0646-1

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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2020 at the address(es) listed below:

Name	Email Address
Brett N. Rodgers	ecf@rogersch13.com ecfbnrbackup@trustee13.com
Brian P. Yoho	on behalf of Creditor CitiMortgage Inc. byoho@sspclegal.com, mhogan@sspclegal.com
Brian P. Yoho	on behalf of Creditor CITIMORTGAGE INC byoho@sspclegal.com, mhogan@sspclegal.com
Jeffrey D. Mapes	on behalf of Debtor Rebecca Lynn LeFebre jeff@mapesdebt.com 9799057420@filings.docketbird.com;kkolbe@mapesdebt.com;ggeorge@mapesdebt.com;lawofficeofjeffreymapes@gmail.com
Kristy Steffani	on behalf of Creditor CITIMORTGAGE INC ksteffani@sspclegal.com
Kristy Steffani	on behalf of Creditor CitiMortgage Inc., c/o Cenlar, FSB ksteffani@sspclegal.com
Michael P. Hogan	on behalf of Creditor CITIMORTGAGE INC mhogan@sspclegal.com, stremonit1@sspclegal.com
Michael Robert Bell	on behalf of Creditor State of Michigan-Department of Treasury BellM1@Michigan.gov lawrencem5@michigan.gov

TOTAL: 8

Information to identify the case:

Debtor 1 Rebecca Lynn LeFebre
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Western District of Michigan**

Case number: **15-03834-swd**

Social Security number or ITIN **xxx-xx-9216**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Order of Discharge**12/18****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rebecca Lynn LeFebre

11/13/20

By the court: Scott W. Dales
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.